

SMALL HOMES NEAR NEW YORK

WORK THAT HAS ATTRACTED ARCHITECTS' ATTENTION.

Theodore Blake's Houses Near Greenwich—Expert Use of a Style Suited to That Region—Alterations in Older Houses—Specimens of Colonial Style.

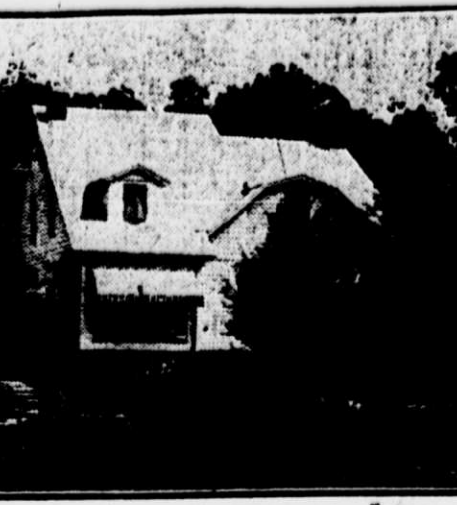
The existing desire of so many dwellers in New York to escape from some of the inevitable consequences of city life has made the architect of the smaller country home a much more important person than he used to be. Dwellers in even the most moderate priced country houses are no longer content with what the local contractor may run up for them or what the speculator may build for those who come to settle on his estates, terraces, parks or by whatever name he may describe the field of his operations. Now-



TYPE OF VILLAGE COLONIAL.



A SMALL FRAME HOUSE.



THE SAME HOUSE AFTER ALTERATION.



MADE FROM A REVOLUTIONARY HOUSE.



ADAPTATION OF DUTCH COLONIAL.



LONG ISLAND COLONIAL ON A HARTSDALE HILLTOP.

days all but the least sophisticated immigrants to the country want a house with some "architecture" about it. They have even learned to know that this expression will be respectfully understood by the experts.

There have always been difficulties about getting skillful architects to do this work for many of them are not willing to interest themselves in country architecture which will not represent a certain expenditure. There are numerous architects who will be glad to undertake the building of a country estate that means an investment of from \$25,000 to five or six times as much. But the architects willing to devote their time to houses ranging from \$10,000 or less to \$25,000 are not numerous. When they have reached a point of importance in their profession that enables them to do only what they want, they usually choose more costly jobs. So it has come about that the younger men in the profession have in many cases done the most notable work in the field of inexpensive country houses about New York. They are willing to throw themselves into commissions of this kind with an enthusiasm that more experienced architects are not likely to feel in view of the moderate price that is paid for them. Younger men have therefore been responsible for many of the most attractive suburban houses about New York.

And it is fair to say that none of them has regretted the selection of this particular field when he has found success in it. Some of them have in fact founded the basis of a reputation which has brought them the rewards of fame as well as the more material returns from successful specialization. It has developed that to build houses of the kind now demanded by owners who want a home for a reasonable price may be a very profitable branch of the profession.

THE SUN shows to-day a group of small houses which have been built between his occupations in more comprehensive undertakings by Theodore Blake of Carver & Hastings, near New York. With the exception of one house at Cornish and another at Hartsdale all of these houses are in and about Greenwich.



BUILT AFTER AN EIGHTEENTH CENTURY MODEL.

The situation has of course been the keynote of the style that Mr. Blake has adopted. In the village colonial manner which two of his houses show there is of course complete appropriateness to the streets of a New England village. In the adaptation of the Long Island colonial fashion to the Hartsdale home he has again utilized a style wholly suited to its site. The adaptation of Dutch Colonial to the Greenwich house departs perhaps further from its models than any of the other designs of Mr. Blake, but of its practicality there can be no question.

The architect is a resident of Greenwich. In that way he has come to have the build-

ing of so many houses there. The type of village colonial architecture shown here is a pure and interesting example of its class, fortunately placed in the most favorable manner on the New England street with the hedge between it and the passersby. The dormer windows, the sidelights in the garret or top floor and the doorway are instances of the detail which the architect has so lovingly bestowed on these houses. It is to the presence of this element that they owe much of their charm.

The little house with the dormer windows and the piazza with its columns of carved wood is the remains of a Revolutionary cottage that contained no trace



TYPE OF VILLAGE COLONIAL (ALTERATION).



SUMMER HOME AT CORNISH.

of the grace of outline which it shows to-day. The dormers, the piazza with its open wood pillars, the lattice piazza—these are the new features added by the architect to the house. The type of village colonial described as an alteration retains scarcely a bit of the original house, so small a share was it of what the building eventually developed into. The wing which is shown in the distance was one bit of the original house. The colonial house at Hartsdale is on a hill about eighty feet in height. The roadway sweeps directly up to the main entrance of the house, which is shown here. The Dutch Colonial house at Greenwich shown here is also situated on a knoll. The Cornish summer home was built several years ago and follows the colonial ideals of the others less strictly and is indeed not without a suggestion of the Italian traits that are found so appropriate to some country architecture here.

There is no more interesting result of Mr. Blake's skill in this particular than in the colonial cottage with the long sweeping roof and bay window. The quaint door which with its two benches also serves for a piazza has an old time charm that might seem affected were it not the model so true to the original houses of this Dutch fashion. There is the charm of quaintness in the view of the cottage which shows the main entrance; but how comfortable it is as well the view of the front of the house will show. The dormer windows light the upper story, while the bay windows give space to the drawing room.

Interesting as to what the taste and ingenuity of a skillful architect may accomplish is the alteration shown before it had been changed by Mr. Blake and afterward. With such possibilities of improvement it is not difficult to see how it is damaged by the adventures of Victorian architects.

The evidence of the skill with which these houses of Mr. Blake are designed is their freedom from any excessive ornamentation. They are of wood and are in a style which has tempted many architects to overdo the woodwork in the way of carving, lattice and other ornamentation in wood. He has carefully guarded against any such mistakes, and the result is a series of houses which not only fulfill all practical demands fully but meet equally well the most exacting standards of taste and skill in the architect.

FIXING REAL ESTATE VALUES

HOW EXPERTS MAKE THEIR APPRAISALS.

The Price of Lots at the Middle of the Block Is Looked Up First—To This Certain Percentages Are Added for "Plottage," "Key" and Corner Lots.

From a lecture by Edward H. Gilbert before the real estate class of the Young Men's Hebrew Association.

It is my belief that the best foundation for the growth of fair judgment as to value is laid in the actual personal negotiations of sales of property by the broker. Such negotiations are almost always carried on through discussions between buyer, seller and broker of the various influences affecting value; and the study and consideration of these influences under conditions most likely to impress them upon the mind (notably the stimulating condition of self-interest on the part of all three parties to the discussion) are the best basis possible upon which to build a theory of values. This would exclude the purely academic appraisal from estimation as a proper judge, and, I believe, justly so.

The man who never does anything but study quotations will never serve as a safe guide. He lacks the essential quality of contact with and knowledge of the actual basis of value, that is, the actual uses which underlie value. A thing to be really known must be known experimentally as well as abstractly.

There are two great classes of property—real property and personal. Real property is land, and land only. Its distinguishing characteristic is permanence. Personal property comprehends all that is an outgrowth of the land, such as crops and forests, all domestic animals and all the various forms of man's handiwork, which includes buildings. Its distinguishing characteristic is non-permanence.

For the sake of convenience buildings have been coupled with the land under the common term "real estate," but they are ephemeral and pass away, while the land remains forever. They must be considered separately by the appraiser and the value of the land must be given first and then the value of the whole, which includes such value as may be added to the real estate by the building which may be standing upon it. It is in this way that valuations are assessed in this city for purposes of taxation.

The land upon which our great city is built was divided up, in gridiron fashion, into rectangular blocks or parallelograms in the laying out of streets and avenues, mostly at right angles with each other, and these blocks when surveyed for use or for the market were cut up into lots of feet wide by 100 feet in depth. This subdivision came to be so common, par-

ticularly in what is now the Borough of Manhattan, that its ascertained value is the accepted basis from which all values of city land are calculated. The value of such a lot in any block at or about the middle of the block is what we call the unit value, and this value when ascertained is the starting point of every appraisal.

Now this value is the measure in money of the best use to which such a lot can be put, and the degree of its usefulness becomes expressed in the prices paid for such a lot or lots similarly located and conditioned by buyers in the open market. These quoted prices where they are the outcome of agreements to buy and sell under equitable and normal conditions are the appraiser's guide. These are the first facts he seeks upon which to form a preliminary judgment of value—all transactions embracing the sale of property are matters of public record, and they are published by most of the newspapers from day to day and are grouped in a more available fashion by the trade journal called the *Record and Guide*, which issues a weekly and an annual publication in which all transfers of property are shown for these respective periods self-indexed.

Since all values are built upon the value of the land unit, it is absolutely essential to the correctness of any appraisal that the unit should be truly estimated. If there should be an error made in determining this 32 per cent, yardstick, all calculations based thereon would give a false conclusion. The prime essential, therefore, is the true appraisal of the value of the unit lot, and when this is satisfactorily determined it is seldom difficult to find the value of the value of any number of lots similarly situated. Assuming, for example, that a plot of four city lots, 100 by 100, situated at or near the middle of a block front, what is the practical process as inferred from the foregoing?

There must first be a physical inspection of the property and a careful survey of the surroundings. Lots are usually appraised as at grade with the curb of the street, and the appraiser must make the expense of grading an important one, due allowance must be made for the cost of this operation. If they are below grade, allowance must also be made for this advantage. These allowances are based upon a cost unit for removal of rock and earth varying from \$1.25 to \$2 per cubic yard, according to the state of the labor market, and the care required in protecting adjoining improvements.

The first value to be established is then that of the unit, or single city lot 25 by 100, standing alone and by itself, but not so limited that it cannot be used together with adjoining property. This value must be known as the "fair market value," which is the price obtainable for it when voluntarily offered for sale in the open market, but under equitable and normal conditions to the competition of buyers.

Having carefully searched the records for sales tending to show such market value and having arrived at a conclusion as to value of such a lot satisfactory to the judgment, all other lots adjoining it or near it will probably be worth, each the same, and the unit figure arrived at is \$10,000, then four lots are worth \$40,000, and the plot together is worth \$40,000.

plus 10 per cent, or \$44,000, and will be so appraised. This is the simplest proposition in appraising. The 10 per cent, added to the aggregate value of the four lots is called plottage, and this added value accrues by reason of the more profitable use to which the larger plot can be put, because of the economies to be realized in the construction of any building thereon and the greater latitude afforded by the larger area in planning of such building.

The common assignment of 10 per cent, as the proper percentage of the aggregate value, fairly representing such plottage value, is the result of the experience of appraisers in making their observations of the various data that are considered in the estimation of land value, and the figure still works out as a fair one so far as my own observations have extended. The next proposition in appraising city land values is more complex, in that it introduces to your consideration the principle of relative values, that is, the value which attaches to any lot by reason of its situation in the block with respect to other lots. This, however, the next proposition in order of simplicity. The example is a plot 100 by 100 (four city lots) of the upper end of the corner lot, intersecting street and avenue, each lot facing 25 feet on the most important of the two thoroughfares, which is usually the wider of the two and is called an avenue.

If the unit of value be assumed to be \$10,000 we have the following process and result as an appraisal of the whole plot:

Lot furthest from corner	\$10,000
Next lot	10,000
Lot adjoining corner, 100,000 - 10%	11,000
Plot is worth \$11,000 - 60% of	17,000
Total	\$48,000
Add plottage, 10%	\$4,800
Total appraised value	\$52,800

In this example of four lots we note that the land varies in value very materially directly as it lies nearer to the corner, and that while the second lot is still estimated as of the same value as the unit, that the next lot gains 10 per cent, over that value and the corner lot gains 60 per cent, over the value of the next adjoining inside lot.

AGAINST PERSONAL TAXES

CANNOT BE COLLECTED, SAYS PRESIDENT PURDY.

Personal Property Is Not Assessed at All in Sixteen Towns of the State, While 130 Get \$100 a Year or Less From Personal—Capital Driven Out.

Address of President Landon Purdy of the New York Tax Department at the Union conference on taxation.

The subject of this paper means the abolition of the general property tax on personal property. It does not mean the abolition of the special taxes on personal property, which now yield far more revenue than the miserable remnant of personal property still subject to local taxation.

During the last thirty years tax after tax has been invented and imposed, sometimes in lieu of the property tax and sometimes in addition to it. To-day we are obtaining a revenue from various special taxes on personal property far in excess of the revenue from the general personal tax. The revenue from bank shares and mortgages alone exceeds the revenue from the personal tax. Personal taxes are rarely a burden on the rich, but they sometimes confound the meagre income of the poor. It is high time we finished the work and made an end of a scandalous condition.

The last report of the State Board of Tax Commissioners is for 1909, and an analysis of personal assessments discloses interesting conditions. Personal assessments were as follows:

Total for the State	\$50,000,116
The city of New York	45,771,611
All other cities	4,228,505
All towns	50,500,522

The figures for New York are misleading and probably they are for other cities also. In New York taxes were not collected on as much as \$300,000,000, and the assessment had dropped in 1910 to \$335,000,000, which was still excessive.

The figures of the other cities show plainly enough that in some the law is quite disregarded and in most of them its enforcement is a matter of voluntary contribution or compromise and bargain. To show how the law is nullified I have selected ten cities and compared their statistics with four others. The ten are Buffalo, Lackawanna, Tonawanda, Niagara Falls, Port Jervis, Reneselaer, Mount Vernon, Dunkirk and Lockport. The four cities are Hudson, Utica, Geneva and Ogdensburg.

The ten cities have five times the population, nearly eight times the real estate value and less personal property. Now we will omit Buffalo, Dunkirk and Lockport, and the remaining seven of the

group of ten compare thus with the four:

	Population	Real Estate	Personal
Seven cities	118,276	\$78,008,999	\$350,470
Four cities	114,215	\$3,168,474	7,918,011

The personal assessment in the seven cities is less than one-half of 1 per cent, of the total assessment, while the personal assessment in the four cities is 12.96 per cent, of the total assessment. The per capita assessment of personal property in the four cities is \$9.31, and in the seven cities it averages \$3.21 and ranges from \$5.66 in Mount Vernon to \$1.52 in Port Jervis, and 2 cents in Lackawanna.

Dunkirk, New Rochelle and Lockport are rich in personal assessments compared with the celebrated seven, but it does not seem as though personal assessments trouble them much. These three cities have a population of 64,038 and the assessments are as follows:

	Real Estate	Personal	Per capita
Dunkirk	\$43,898,506	\$610,125	\$9.52
New Rochelle	\$1,919,422,436	\$50,568,582	\$10.52

If all the forty-eight cities except New York are arranged according to the percentage of their assessment of personal property their total assessments we have this result:

In 7 cities personal assessments are	49 per cent
In 3 cities personal assessments are	1.27 per cent
In 5 cities personal assessments are	2.36 per cent
In 6 cities personal assessments are	3.37 per cent
In 23 cities personal assessments are	5.28 per cent
In 4 cities personal assessments are	12.96 per cent

In many of these cities only a part of the personal tax levies are collected and their finances are demoralized by carrying on assets personal taxes which will never be collected.

Now let us see what the report shows as to the condition of the towns. There are 922 towns, and the assessed value of their real and personal property is nearly the same as that of the 48 cities:

	Real Estate	Personal
922 towns	\$1,919,422,436	\$50,568,582

130 towns assess no personal property.

130 towns assess \$5,000 or less.

334 towns assess between a \$5,000 and \$25,000.

This shows that 134 towns got about \$100 a year or less from personal property and 334 towns got from \$100 to \$500 a year.

But perhaps you may say: "Consider the homes of the millionaires in exile, Tuxedo and Tarrytown." Well, Tuxedo assesses \$672,500 and Tarrytown \$3,387,550. What's the use?

I might give many illustrations of the shifts and devices to which we drive our rich men and corporations, but many instances will doubtless occur to you of men who prefer to own taxable bonds of some Western railroad and vote in Tuxedo rather than the bonds of our own Manhattan railway or other New York mortgages and vote for the Mayor of New York. You have doubtless heard of domestic corporations who have palatial offices in New York and yet prefer to hold their annual meeting at their humble birthplace in their master's kitchen at Wading River or Painted Post.

Why keep up city or town can humbly the hat and get a few small contributions from some man or corporation that thinks it looks well to pay something? You can't dignify what they pay by the name of tax, for a tax is a contri-

bution enforced by a sovereign power, and in this State no rich man need be liable for personal taxes unless he desires to be.

You may occasionally force some poor women to pay half their income and call the payment taxes, but I don't. I call it blood money.

In some places the law is enforced rigorously; in some it is not enforced at all. Enforcement produces gross injustice and often drives away capital.

On the other hand nullification of any law is politically demoralizing. Some few persons still think that a more stringent law would work better. They think this because they have never really considered the economic effect of personal taxation and because they have not studied the results of stringent personal tax laws when they have been on the statute books for sixty years.

It is futile to consider what would happen if all personal property were taxed, for it can't happen so long as the Constitution of the United States and the constitutions of men and things endure. If personal taxes are too severe in one State rich men flee to another, as they have fled from Ohio and settled in New York. When capital commands a net return of 4 or 5 per cent, men will not endure the taking of 2 or 3 per cent, or more, even when this confiscation is called taxation. Some may lie about their property and some may move.

The result is the same, the law fails. If all capital invested in manufacturing and merchandising were equally and heavily taxed, the tax would be added to the cost of the goods and burden consumers. All capital cannot be so taxed unless all States agreed to follow the same policy. They will not agree, and it is a very good thing they will not, for consumers pay too big a bill now and monopoly pays too big a bill now.

Any one who will read the Ohio assessment rolls and compare the results for the last sixty years will agree with Ohio Tax Commissioners, who say that the Ohio law with its demand for self-assessment by sworn itemized returns is a failure and a fraud; that it drives capital from the State, imposes unjust burdens on the honest and defrauds the dishonest.

The law is bad all the way through, bad in theory and bad in practice. The stronger it is the worse it is.

New High Pressure Areas.

High pressure water mains having been laid within two weeks it is expected a large additional area of Manhattan will be placed under high pressure. A good deal of the East Side will then be protected by high pressure service. Automobile hose carts will supersede fire engines when the high pressure is available. The auto hose carts can make forty miles an hour. The fire engines will be retained, though, for a few years.

It is thought by some that insurance rates will go down, or at least refrain from going up in the protected area. One new high pressure district is bounded by Seventh and Tenth avenues, Sixteenth and Twentieth streets. Another lies within Broadway, Lexington avenue, Fourteenth and Twentieth streets. The district bounded by the Bowery, East River, East Houston and James streets will have high pressure, so will the triangle formed by Park row, Nassau street and Cedar street a little later.

OUR NEGRO SETTLEMENTS

A WELL TO DO HARLEM COLONY OF PULLMAN PORTERS.

The Fashionable Colored Quarter in West of Central Park in Apartments Which Rent at \$15 a Month—San Juan Hill Colony at the Other Social Extreme.

The segregation of negroes in Baltimore has given a timely interest to the question of how colored people fare in the matter of housing in New York. This town has probably the largest colored population of any city north of the Mason and Dixon line.

It is estimated that there are more than 100,000 negroes in New York. This is nearly double the number that lived here ten years ago. In 1900 the census showed a negro population of 60,000. Since then that population has increased at the rate of about 10,000 a year.

The increase is the result chiefly of immigration from the South. The demand for negro help has drawn large numbers. In most of the big apartment houses and hotels the bellboys, hall-boys and serving help are negroes. A great many are employed on Pullman cars, thousands of which enter or leave New York every day.

The negro colonies in this city have spread out until they now occupy all told about fifty square blocks. The colony in Harlem has perhaps expanded most rapidly. In 1933 and 1934 streets negroes have invaded the blocks between Lenox and Seventh avenues, which up to a short time ago were entirely "white."

According to brokers the presence of negroes in a block depreciates real estate values there from 10 to 40 per cent. Indeed it is said title companies will not lend on colored property or on white property in a colored block. Not long ago application was made for a new mortgage on a house in the Harlem colony. The house had been mortgaged for \$28,000 when the block was tenanted by whites. After the block had been invaded by colored people the mortgage was called in. The owner of the house applied in vain to one title company after another for a new loan. By paying a big bonus to a private lender he finally was able to borrow \$17,000 instead of \$28,000.

Though negro property is less valuable in the market than white property it yields a better income. Many cases might be cited where a change from white to black tenants has increased the rent roll as much as 15 per cent. In 1833 street between Lenox and Seventh avenues dated for \$24 and \$30 a month when the block was white now brings \$32 and \$34.

The Harlem colony is probably the largest in the city. It comprises about fifteen city blocks bounded by 133d and 135th streets, Madison and Seventh avenues. Here is housed probably one-third of the entire colored population of the city. The negroes that live in this quarter are comparatively well to do. Most of them are Pullman porters and many of them are said to earn \$50 and \$60 a week in tips.

Agents who manage colored property in the Harlem colony say there is nothing against the negro as a tenant but his color. He pays promptly and is as a rule orderly and quiet.

The settlement just west of Central Park is not more than fifteen years old. It comprises about three blocks between Ninety-eighth and 100th streets and extends from Central Park to about half way between Columbus and Amsterdam avenues. There are several houses in this settlement in which negro families pay as high as \$75 a month for apartments.

On the other side of town, in the neighborhood of Ninety-ninth and 100th streets east of Third avenue, is a colony of a different type. Here the negroes are of the less prosperous sort.

The San Juan Hill colony was established shortly after the war. At that time the neighborhood was not very populous, and the colored residents were peaceful and industrious. To-day this quarter is regarded as the toughest in the city if not in the country. The colored population of the four blocks on which the settlement stands is about 1,000. The colony are whites. The whites and blacks do not get along very well together.

In the Pennsylvania section there are not so many negroes now as there were ten years ago, when hundreds of colored families were crowded into the blocks on which the settlement now stands. In other blocks near by many houses occupied by colored tenants have been torn down to make way for commercial buildings.

The neighborhood of the settlement is rapidly becoming a business district in progress, and there will be little left of the negro settlement in a few years. Formerly this colony occupied most of the second, third, fourth, fifth and sixth streets, Sixth and Eighth avenues.

The first negroes to locate there were servants employed in the private homes of the white residents. They wanted to be near their work. The idea of "working out" and going home every night started after the war. Negroes did not think themselves real free until they had a home and could go to it every night. Under the steady immigration from the South the negroes soon outnumbered the other races in the quarter, and up to the present time the settlement is a populous colored settlement in the city.

South of Washington Park the negro is rapidly being displaced by the Italian. That was once a fashionable negro neighborhood. The negroes worked as fire tenders and laundresses and in other capacities in the adjacent private house quarter. In Minetta street and adjacent streets there were many wooden houses laid out in a period with their old-fashioned steps running up the house fronts.

Years ago there were other colored colonies down town which have long since disappeared. Negroes lived in Maiden lane and along the East River. Old Catherine Market was a favorite holiday gathering place. Colored folk came from Long Island and New Jersey to dance, sometimes for prizes, or naming their hair and dress with "tea leaf." The shiny paper used in packing cases. Around Walnut street and Jackson street there were numerous saloons where sailors from the navy came to hear negro melodies. A ferry then plied between Wallabout and Jackson street.

Broadway to Have Largest Hotel.

Work of tearing down the old buildings at Thirty-fourth street and Broadway to make room for the Greeley Square Hotel, which, according to plans, will be the largest hotel in the world, has been begun. The hotel, which will be located on the corner of Broadway and Thirty-fourth street, will have 1,000 rooms and 1,000 baths and will be built on a five-acre site. The building will be completed by September 1, 1912. The directors of the Greeley Square Hotel are: Charles F. Macdonald, president; Walter F. Macdonald, secretary; and Edward F. Macdonald, treasurer. The hotel will be owned by the Macdonald family, and will be built by the Macdonald family.